

ABSTRACT OF THE DISCLOSURE

A communication terminal capable of utilizing a plurality of radio communication services respectively provided by a plurality of radio communication systems establishing a shared radio communication system is provided. The communication terminal comprises a hardware processing unit for performing common hardware processing necessary for utilizing each of the radio communication services; an IC card that stores a plurality of communication software packages necessary for respective radio communication services; a software selection unit that selects one communication software package out of the communication software packages stored in the IC card, which corresponds to a communication service to be utilized; and a software executing unit that executes the selected communication software package.